

Information to identify the case:

Debtor 1	Diane D Graham		Social Security number or ITIN xxx-xx-4322
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name		Social Security number or ITIN _____ EIN _____
United States Bankruptcy Court District of New Jersey			
Case number: 14-36063-VFP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Diane D Graham

5/27/20

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Diane D Graham
Debtor

Case No. 14-36063-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 33

Date Rcvd: May 27, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 29, 2020.

db +Diane D Graham, 47 Vaughan Drive, Drive B, Newark, NJ 07103-3461
aty +Lindsey Beaman, Fitzgerald & Associates, 649 Newark Ave., Jersey City, NJ 07306-2341
aty +Nicholas Fitzgerald, Fitzgerald and Associates, 649 Newark Avenue, Jersey City, NJ 07306-2341
cr +WELLS FARGO BANK, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
515254144 Comenity Bank, PO Box 182025, Westerville, OH 43081
515278425 +Department Stores National Bank For Macys Branded, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
515254148 +Herrick, Feinstein, LLP, 2 Park Avenue, New York, NY 10016-9302
515376843 +STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245)
515748539 +Society Hill at University Heights, 1 Conerstone Lane, Newark, NJ 07103-3100
515254152 +Society Hill at Universty Heights, 1 Cornerstore Lane, Newark, NJ 07103-3100
517415669 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
517415670 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov May 27 2020 23:41:35 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 27 2020 23:41:35 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515254141 +EDI: BECKLEE.COM May 28 2020 03:18:00 American Express, Po Box 3001, 16 General Warren Blvd, Malvern, PA 19355-1245
515433477 EDI: BECKLEE.COM May 28 2020 03:18:00 American Express Bank, FSB, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
515475485 EDI: BECKLEE.COM May 28 2020 03:18:00 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
515342705 EDI: AIS.COM May 28 2020 03:18:00 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
515267957 EDI: AIS.COM May 28 2020 03:18:00 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
515254142 EDI: BANKAMER.COM May 28 2020 03:18:00 Bank Of America, Attention: Recovery Department, 4161 Piedmont Pkwy., Greensboro, NC 27410
515254143 EDI: CITICORP.COM May 28 2020 03:18:00 Citi, CitiCard Credit Services, Services/Centralized Bankrupcy, PO Box 20363, Kansas City, MO 64195
515254145 +EDI: CCS.COM May 28 2020 03:18:00 Credit Collections Svc, Po Box 773, Needham, MA 02494-0918
515254146 +EDI: TSYS2.COM May 28 2020 03:18:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
515254147 +EDI: AMINFOFP.COM May 28 2020 03:18:00 First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
515254149 E-mail/Text: krivera@leadersfc.com May 27 2020 23:40:56 Leaders Financial Comp, 21 Commerce Dr Fl 1, Cranford, NJ 07016
515254150 +EDI: MID8.COM May 28 2020 03:18:00 Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
515254151 EDI: PRA.COM May 28 2020 03:18:00 Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541
515464627 EDI: PRA.COM May 28 2020 03:18:00 Portfolio Recovery Associates, LLC, c/o New York & Company, POB 41067, Norfolk VA 23541
515298993 +EDI: JEFFERSONCAP.COM May 28 2020 03:18:00 Premier Bankcard, Llc., c/o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
516809608 +E-mail/Text: djb@ansellgrimm.com May 27 2020 23:42:06 Society Hill at University, Heights III Conde, c/o Ansell Grimm & Aaron, PC, 214 Carnegie Ctr., Ste 112, Princeton, NJ 08540-6237
515254154 +EDI: VERIZONCOMB.COM May 28 2020 03:18:00 Verizon Wireless, 500 Technology Drive, Ste 550, Saint Charles, MO 63304-2225
515442576 +EDI: WFFC.COM May 28 2020 03:18:00 Wells Fargo Bank, N.A., C/O Wells Fargo Bank, N.A., as servicer, Attn: Bankruptcy Dept./MAC# D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203
515254155 +EDI: WFFC.COM May 28 2020 03:18:00 Wells Fargo Hm Mortgag, Po Box 10335, Des Moines, IA 50306-0335

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
cr Jefferson Capital Systems LLC
cr Wells Fargo Bank, NA

District/off: 0312-2

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 33

Date Rcvd: May 27, 2020

515254153* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245

(address filed with court: State of New Jersey, PO Box 269, Trenton, NJ 08695)

TOTALS: 2, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 29, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 27, 2020 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, NA nj.bkecf@fedphe.com
Denise E. Carlon on behalf of Creditor Specialized Loan Servicing LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Elysa D Bergenfeld on behalf of Creditor Society Hill at University Heights edb@ansellgrimm.com
James G. Aaron on behalf of Creditor Society Hill at University Heights jga@ansellgrimm.com, madeline@ansellgrimm.com
Marie-Ann Greenberg magecf@magtrustee.com
Nicholas Fitzgerald on behalf of Debtor Diane D Graham Fitz2Law@gmail.com
Nicholas V. Rogers on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com
Rebecca Ann Solarz on behalf of Creditor Specialized Loan Servicing LLC rsolarz@kmllawgroup.com
Richard B. Linderman on behalf of Creditor Society Hill at University Heights rbl@ansellgrimm.com, edb@ansellgrimm.com

TOTAL: 9